

**Information to identify the case:**

Debtor 1	<u>John Cardwell</u>	Social Security number or ITIN	xxx-xx-8364
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Vanessa Cardwell</u>	Social Security number or ITIN	xxx-xx-8152
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-19158-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John Cardwell

Vanessa Cardwell  
aka Vanessa G Brown

10/21/19

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 John Cardwell  
 Vanessa Cardwell  
 Debtors

Case No. 14-19158-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Oct 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2019.

db/jdb  
 514832664 +John Cardwell, Vanessa Cardwell, 9 Meadowside Court, Medford, NJ 08055-9348  
 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 514832903 ++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961  
 (address filed with court: Navient Solutions, Inc. on behalf of USAF,  
 Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430)  
 514768320 +Arrowood Indemnity/Tuitiongard, Sunrise Credit Services, Po Box 9100,  
 Farmingdale, NY 11735-9100  
 515034082 +Arrowood Indemnity/Tuitiongard, Sunrise Credit Services, Inc., 260 Airport Plaza,  
 Farmingdale, NY 11735-4021  
 514787675 Discover Student Loans, PO BOX 6107, Carol Stream, IL 60197-6107  
 514768325 +EdFinancial Services LLC, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359  
 514866538 +Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr.,  
 Knoxville, TN 37922-2359  
 514832904 Navient Solutions, Inc. on behalf of Educational, Credit Management Corporation,  
 P.O. Box 16408, St. Paul, MN 55116-0408  
 514967142 +Portland Associates, LLC, c/o Jerrold S. Kulback, Esquire, Archer & Greiner, PC,  
 One Centennial Square, Haddonfield, NJ 08033-2374  
 514933939 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
 518041880 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 518041881 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 514768330 +State Of New Jersey, Division Of Taxation-Bankruptcy Section, P.O. Box 245,  
 Trenton, NJ 08645-0001  
 514785416 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 514768333 +Taunton Trace Homeowners Assoc, Simone-Raynor, 1522 Route 38, Cherry Hill, NJ 08002-2216  
 514782861 +Taunton Trace Homeowners Association, c/o Simeone & Raynor, LLC, The Harvard Law Building,  
 1522 Route 38, Cherry Hill, NJ 08002-2216  
 514768334 +United Guaranty, Williams & Fudge Inc, 300 Chatham Ave, Po Box 11590,  
 Rock Hill, SC 29731-1590  
 514768335 +Us Dept Of Ed-Direct Loans, Po Box 5609, Greenville, TX 75403-5609  
 514768336 +Wells Fargo Bank Na, Zucker, Goldberg & Ackerman, 200 Sheffield St, Ste 101,  
 Mountainside, NJ 07092-2315  
 514896224 +Wells Fargo Bank, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,  
 Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Oct 22 2019 00:26:57 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 22 2019 00:26:54 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514768321 EDI: BANKAMER.COM Oct 22 2019 03:58:00 Bank Of America, Po Box 982235,  
 El Paso, TX 79998  
 514768322 EDI: CITICORP.COM Oct 22 2019 03:58:00 Citi Cards, Po Box 183113, Columbus, OH 43218  
 514768323 +EDI: CITICORP.COM Oct 22 2019 03:58:00 Citi Cards, Po Box 6241,  
 Sioux Falls, SD 57117-6241  
 514768324 +EDI: DISCOVERPL Oct 22 2019 03:58:00 Discover Personal Loans, Po Box 30954,  
 Salt Lake City, UT 84130-0954  
 514768326 +EDI: RMSC.COM Oct 22 2019 03:58:00 Gemb/Old Navy, Po Box 965005, Orlando, FL 32896-5005  
 514768327 +EDI: IRS.COM Oct 22 2019 03:58:00 Internal Revenue Service, Po Box 7346,  
 Philadelphia, PA 19101-7346  
 516390580 +EDI: Q3G.COM Oct 22 2019 03:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,  
 MOMA Funding LLC 98083-0788  
 516390579 EDI: Q3G.COM Oct 22 2019 03:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 514768329 +EDI: NAVIENTFKASMSERV.COM Oct 22 2019 03:58:00 Sallie Mae, 11100 USA Pkwy,  
 Fishers, IN 46037-9203  
 514768328 +EDI: NAVIENTFKASMSERV.COM Oct 22 2019 03:58:00 Sallie Mae, Po Box 9500,  
 Wilkes Barre, PA 18773-9500  
 514768331 +EDI: DISCOVERSL.COM Oct 22 2019 03:58:00 Student Loan Corp, Po Box 30948,  
 Salt Lake City, UT 84130-0948  
 514768332 +EDI: WTRRN BANK.COM Oct 22 2019 03:58:00 Target Card Services, Po Box 660170,  
 Dallas, TX 75266-0170  
 515031118 +E-mail/Text: bankruptcygroup@ugcorp.com Oct 22 2019 00:27:15  
 United Guaranty Commercial Ins Co of NC, PO Box 20327, Greensboro, NC 27420-0327

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 39

Date Rcvd: Oct 21, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517570381 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Oct 22 2019 00:25:37  
United Student Aid Funds, Inc. (USAF), PO Box 8961, Madison WI 53708-8961  
514768337 +EDI: WFFC.COM Oct 22 2019 03:58:00 Wells Fargo Bank Na, Po Box 3908,  
Portland, OR 97208-3908  
514897020 +EDI: WFFC.COM Oct 22 2019 03:58:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept.,  
MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

lm Wells Fargo Bank, N.A,  
cr\* +Taunton Trace Homeowners Association, c/o Simeone & Raynor, LLC, The Harvard Law Building,  
1522 Route 38, Cherry Hill, NJ 08002-2216

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 23, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A.  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Judith Jennings on behalf of Creditor Taunton Trace Homeowners Association  
judithjennings@verizon.net, dsimeone@srnjlawfirm.com  
Stephanie Shreter on behalf of Debtor John Cardwell shreterecf@comcast.net,  
shreterlaw@gmail.com  
Stephanie Shreter on behalf of Joint Debtor Vanessa Cardwell shreterecf@comcast.net,  
shreterlaw@gmail.com

TOTAL: 8